SHARE YOUR STORY ~ EXPAND YOUR VOICE

A series of regional listening sessions with individuals receiving Temporary Assistance for Needy Families (TANF)

Convened by

New Hampshire Commission on the Status of Women New Hampshire Legal Assistance New Hampshire Coalition Against Domestic & Sexual Violence

Manchester, Rochester, Keene, Littleton, Nashua Fall & Winter 2002

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| Introduction. | | |

In the United States, independent women of all races suffer excessive rates of poverty. Social scientists have identified this trend as the "feminization of poverty," a concept that directly links gender inequality and women's poverty. The poverty of women, therefore, is adequately addressed only with a clear commitment to promoting economic, political, and social equality. Rather than focus on individual character flaws, such an analysis begins by investigating the shortcomings of social systems to support the realization of women's full human potential.

As women continue to comprise the preponderance of caregivers, children inevitably fall victim to the "feminization of poverty." In particular, children in single-parent female-headed households experience by far the highest poverty rates, and suffer hunger, homelessness, and other attendant burdens of poverty in disproportionate measure. According to the U.S. Census Bureau, New Hampshire's poverty rate in 2001 was 4.4 percent. That same year, 23.5 percent of New Hampshire families in a female-headed household with children under 18 lived in poverty. For households with children under 5 years old, that rate rose to 41 percent, placing children in these households at great risk.

When we speak about public policy meant to alleviate poverty, we speak about its effects on a population of low-income women and the minor children under their care. By far the most dramatic poverty reduction public policy to take effect in recent history is the 1996 welfare reform law, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), establishing Temporary Assistance to Needy Families (TANF). The federal reauthorization of TANF is expected to take place by the close of Congress in 2003. This report is motivated by the interest of a handful of New Hampshire welfare reform advocates to ensure that federal TANF reauthorization adequately reflects the needs of New Hampshire's poor women and families.

During the fall and winter of 2002, representatives from the New Hampshire Commission on the Status of Women, New Hampshire Legal Assistance, and the New Hampshire Coalition Against Domestic and Sexual Violence met with individuals receiving Temporary Assistance to Needy Families (TANF) in a series of forums throughout the state.

The forums were initiated so that the three convening organizations might better understand the experience of New Hampshire women on TANF as a means of providing advocacy efforts during the reauthorization process as well as resources and programs for TANF clients and the support staff upon whom they depend. Discussions were far-reaching, covering

both the weaknesses and strengths of the present TANF program and looking beyond the system itself to better identify contributing factors to the poverty of female-headed single-parent families. The meetings were informal to allow participants to determine the direction and content of the conversation, and each forum lasted approximately one-and-one-half hour. All of the forums were arranged in cooperation with support programs established by New Hampshire's TANF plan: Step-by-Step Centers, which provide career counseling services, and Adult Learning Centers, where recipients complete G.E.D. preparation courses. These settings are significant as they attracted TANF recipients who are already involved in support systems, a unique experience that, we came to find out, is instrumental in their success on TANF and in benefiting from the full menu of resources of the TANF program.

Although participants were not "typical" TANF recipients in that they were receiving intensive support, the convening organizations felt this arrangement was logistically beneficial: clients are familiar with these offices, and might feel more comfortable in an office where they already go for services; for most of the clients, visits to these sites are already scheduled into their weekly routine, alleviating the need for added transportation or child care. In all, close to 50 TANF recipients participated at six regional forums in Nashua, Manchester, Keene, and Littleton.

In order to elicit frank and open dialogue from TANF clients, the convening organizations intentionally did not include at the forums TANF administrators and representatives from the Department of Health and Human Services. As a result, this report exclusively recounts client perspectives of the state's TANF program. None of the comments shared during the forums have been verified as factual. Nevertheless, the report assumes that, even at the level of *perception*, client commentary is validated as an expression of the experiences of New Hampshire women in

their struggles toward economic selfsufficiency while receiving state aid.

While the pool of participants at the forums was selective—less than 2 percent of the state's total TANF caseload in January 2002—this report includes only those comments repeated with such regularity that they took on a representational quality. In addition, the report contextualizes the findings of our regional meetings with research on the impact of welfare reform throughout the United States. The combination of anecdotal regional information situated within a canvas of current national research is quite revealing: New Hampshire's TANF program faces obstacles mirrored in the experiences of other states in the nation. Primary among these challenges is a disconnection between the policies of state plans and the implementation of service delivery.

Studies show that, even states with relatively generous welfare policies do not always provide welfare recipients adequate opportunities to take advantage of the resources available to them. For example, welfare recipients are not always aware of benefits such as childcare, food stamps, or Medicaid, especially after they lose cash assistance under TANF. In addition, TANF recipients may not be aware of policies such as Family Violence exemptions or other regulations allowing them to extend their eligibility for receiving benefits. 1 By far the most resonating comments made by participants at our forums reinforced and localized this national trend, providing concrete evidence of widespread client experiences.

Our conversations with TANF recipients demonstrate the importance of support services as a complement to cash assistance in helping families climb out of poverty and, therefore, improve family wellbeing.

The report concludes with recommendations meant to ensure that welfare recipients are able to take full advantage of the economic and support services available to them. Our

recommendations include the need for a greater investment in caseworkers, an imperative of informing welfare recipients of their rights and responsibilities, and the importance of strengthening support systems directed toward education and training, barrier resolution, and overall family wellbeing.

Background.

In 1996, welfare was replaced with the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), establishing the Temporary Assistance for Needy Families (TANF) program. As stated then, PRWORA's focus was on moving recipients to work and self-sufficiency and ensuring that welfare is a short-term, transitional experience. According to federal rules, TANF benefits are restricted to a 5year lifetime limit and are contingent on work participation after 24 months. Individuals receiving TANF must participate in work activities for at least 30 hours a week (20 hours for parents of pre-school children). By 2002, at least 50 percent of a state's TANF recipients must participate in the 30-hour work activity requirement. In addition, PRWORA disengaged eligibility for other services from TANF cash assistance, including food stamps, Medicaid, childcare subsidies, and one-year of transitional support services for TANF recipients after entering the workforce.

PRWORA offered states unprecedented flexibility, enabling them to use welfare block grant dollars to help people who have left welfare stay off the rolls as well as to help families so they do not have to go on welfare in the first place. States were also given the freedom to define key terms, including activities that count as work, allowing states to design a program that addresses the unique needs and circumstances of the population. States could, if they chose, count as a work activity on-the-job training, vocational training, job skills training, or education directly related to employment.

Because states are free to devise their own eligibility rules, participation requirements and sanction policies within the federal restrictions, the provisions of a state's welfare program have important ramifications for the economic security of

low-income women and the minor children under their care. Additionally, as state TANF programs exist within a larger societal structure, they provide an institutional mechanisms to rectify cultural conditions that prevent women from acquiring employable skills, healthy coping mechanisms, and strong self-worth.

Under PRWORA, New Hampshire adopted a "work first program," reflected in the name of its TANF plan, the New Hampshire Employment Program (NHEP). As a "work first" program, NHEP requires all ablebodied adults, ages 16 to 60, to engage in work activities immediately upon receiving TANF cash assistance, with 26-weeks of job search allowed as a "work activity." Recipients may receive TANF financial assistance for a maximum of 60 months in their lifetime, although NHEP may grant exemptions under certain circumstances under its "hardship criteria." As of April 2003, TANF income limits for a family of two were capped at \$556 per month, \$625 for a family of three, with household resources not exceeding \$1,000. (Recent policy changes have raised the resource standard to \$2000 once clients have been approved for TANF.) Individuals eligible for TANF are also financially eligible for Medicaid, childcare reimbursement, and, in many instances, food stamps.

Initially successful in dramatically reducing New Hampshire's welfare rolls, NHEP's "work first" emphasis has proved less successful in a softening economy. Since the start of the recession in March 2001 to December 2002, the national caseload fell by 3.1 percent, while in New Hampshire, for that same period, TANF caseloads increased by 11.3 percent. ²

TANF recipients who immediately enter the job market lack the job skills, education, and

other credentials to sustain employment through a recession. Many, if not most, of New Hampshire's TANF recipients have multiple barriers that serve as severe impediments in gaining economic self-sufficiency. In addition, both national research and participant experiences suggest that stringent work requirements that place recipients in low-wage, low-skilled jobs may have a negative impact on family

wellbeing while having little impact on poverty reduction. In contrast, generous and extended use of support systems—including generous access to training and educational programs and full utilization of food stamps, Medicaid, childcare subsidies, and work-activity exemptions—are shown to generate the strongest income gains and poverty reduction for TANF families.³

| Hearing the Issues. |
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A. Intake: Assessment, Consistency, Sanctions

Assessment

Under New Hampshire's TANF plan, recipients undergo two distinct intake experiences: A case technician determines eligibility and, unless exempted from work requirements, recipients are then referred to a NHEP employment specialist for employment support services. While TANF recipients meet with a welfare case technician every six months for eligibility recertification, most recipients spend the preponderance of their time with NHEP workers. Indeed, depending on their advancement in the 5-year time limit, some TANF recipients are required to meet with NHEP on a weekly basis, reporting and documenting their employment efforts.

The federal rule for TANF programs developed by Administration for Children and Families (ACF) (effective October 1, 1999), requires that "states must make an initial assessment of a recipient's skills." In addition, "States may develop personal responsibility plans for each recipient to identify the education, training, and job placement services needed to move into the workforce." In our meetings, participants referred to the latter as the "employability plan," with which a TANF recipient must comply in order to avoid penalties imposed by NHEP, such as partial or total loss of cash assistance.

According to a "Media Fact Sheet" distributed by the New Hampshire Department of Health and Human Services, NHEP centers provide "enhanced intake and assessment services" to develop "employability plans based on the individual's interests, aptitudes, ability, and career goals." In our discussions, participants described their experiences of the initial assessment at NHEP. Descriptions of this assessment were consistent from forum to forum: NHEP employment specialists reviewed past employment of the recipient and then asked, "What are you looking for?" None of the forum participants had had an aptitude or an occupational assessment administered to determine level of skill, interest, or natural ability.

Because TANF recipients meet most often with NHEP employment specialists, forum participants identified this relationship as central to their success or failure on TANF. While many participants expressed complaints about their NHEP experiences, most if not all agreed that welfare & NHEP workers were burdened by excess case loads and lack of resources. As one participant stated, "It is almost impossible to get in touch with a tech [at NHEP]. They are overwhelmed with all their cases." Indeed, in January 2002, 38 NHEP employment specialists were responsible for 4054 TANF cases statewide—a caseload of 107 per NHEP caseworker, representing close to 300 individuals.

It became apparent throughout our conversations that NHEP and welfare workers would greatly benefit from better and more thorough training on the many roles they are expected to fulfill. The complexity of eligibility requirements, we came to learn, is difficult for TANF recipients to understand and negotiate. This same complexity may present an obstacle to caseworkers as well. As forum participant put it, "Being on TANF is a full time job. So much of my time is spent filling requirements—taking a bus that only comes once an hour to drop off a form that takes five minutes." One participant stated that she knows people who are eligible for TANF but do not apply because "there are too many rules and regulations." When asked how these families get by, she replied, "day by day."

Some forum participants described their experience on TANF as frustrating and at times shameful. One woman felt that there is a cultural assumption that TANF recipients are "playing"

the system" and lacked motivation rather than the necessary skills to secure employment. Many participants felt that the unique challenges they faced in their daily lives—disabled and chronically ill children, unsafe neighborhoods, poverty itself—were dismissed or misunderstood. Many felt trapped within a system that did not encouraged them to be part of the very decisions that impacted the future direction of their lives. As one participant put it, "People need to be more empowered to make their own choices with the information they are given."

The on-going and arduous challenge of negotiating the system in order to cover their family's basic needs described by forum participants presented an added layer of difficulty and frustration to fiscal and family management. This was especially true when mistakes were made. *One woman shared her experience when she found that, through a computer error, she was receiving \$32 less in her monthly cash assistance. She spent months trying to find the person who could make the correction. "It's emotionally draining. You have to be assertive, confident, have the clarity to advocate for your rights, even as you're trying to keep your family together, dealing with childcare, keeping up with the kids' school, looking for work. But I couldn't give up. I needed that \$32 for survival."*

Throughout the forums, participants voiced agreement in one way or another with the importance of their relationship with caseworkers at both NHEP and the welfare office, expressed by one woman in these words: "A good social worker makes all the difference in your success and experience on TANF, but you need someone who is people oriented and not rule oriented."

Consistency

After surveying 74 TANF recipients from Cleveland and Philadelphia over a four-year period, researchers from Manpower Demonstration Research Corporation (MDRC) found that, "It is one thing to have [support] provisions on the books and another to successfully deliver them to the families who so desperately need them. In the new world of welfare, securing such benefits requires detailed knowledge of the benefits the welfare office is supposed to provide, the cooperation of a competent, well-trained caseworker . . . and just plain luck."⁴

The final TANF rules of ACF, effective October 1, 1999, require that "state plans must have objective criteria" for eligibility and benefits that are fair and equitable. Yet, our discussions with forum participants revealed mixed experiences when it came to information sharing about benefit and eligibility criteria. Many participants reported that important information was provided to them in the form of print materials without verbal explanation, leaving the skill of interpretation entirely to the recipient. Many commented that, rather than the multiple brochures and pamphlets they received, recipients would be better helped by having the specific information that applied to them clearly explained by the caseworker. Without this explanation, many recipients often did not understand, and at times ignored, the print materials provided.

Almost all of the forum participants stated that they did not have adequate knowledge of the different programs and options available to them under TANF. In fact, in January 2002, of the 4,054 TANF cases in New Hampshire, only 88.9 percent received food stamps and only 28 percent childcare subsidies—services for which, according to state TANF rules, recipients were automatically eligible.⁵

Participants knew even less about special programs designed to increase employment skills and credentials. One participant described how, before getting into the Step-by-Step career guidance program, she "was floundering:" "Basically, I was left on my own. I was told, 'Go get a job.' If it was that easy, I wouldn't be on TANF in the first place." Another woman shared how she spent her first two years on TANF: "When my youngest child turned two, I was told, 'Now you have to

do something.' No one told me there were programs I could be part of during those two years. I could have been getting skills."

Ironically, the forums themselves became opportunities for information sharing among recipients. As one woman described how her NHEP caseworker provided assistance to purchase clothing for a job interview, another woman in the room expressed surprise and frustration. Although she had explained to her NHEP caseworker that she had nothing appropriate to wear to a job interview, her caseworker never offered the clothing allowance. Perhaps most surprising was that both women had the *same* NHEP caseworker.

As this example demonstrates, participants felt there was inconsistency in requirements and benefits from client to client, caseworker to caseworker. In addition, participants reported receiving different information from TANF case techs and NHEP workers. Many felt that the flexibility of TANF rules, which were supposed to help meet the unique needs of each client, at times worked against TANF recipients. As one participant stated, "There's too much room for interpretation."

Forum participants described not only receiving inadequate and inconsistent information, but inaccurate information as well. One 17-year-old single parent, enrolled in a G.E.D. preparation course, explained how she was told she was going to lose her assistance because she lived with her mother; yet, when she tried to move out of her mother's house, she was unable to sign a lease as a minor. She described her situation as a "nightmare." After the forum, one convener did a quick search of the final rules of ACF to find that "unmarried minor parents must participate in educational and training activities and live with a responsible adult or in an adult-supervised setting in order to receive assistance."

Sanctions

"Because NHEP has the authority to withhold grants, knowledge and information sharing is important. It can be difficult without their support," said one participant.

The final TANF rules of ACF require state plans to clearly outline and communicate appeal rights. New Hampshire's own Family Assistance manual, Section 315.09, "Fair Hearings," stipulates that, "Each household has the right to a fair hearing to appeal a denial or termination of benefits." Additionally, Section 143, "Complaints and Fair Hearings," requires that, "[i]f any individual or authorized representative expresses dissatisfaction with a decision regarding benefits or services," *all* of the following steps be taken:

- 1. Explain the basis for the decision and the applicable policy requirements.
- 2. Provide the individual an opportunity to have a conference with the supervisor.
- 3. Provide the individual an opportunity to request a fair hearing.

Yet, at the forums, none of the participants were aware of an appeal process in regards to TANF benefits and none had ever been informed of the right to a fair hearing independent of a welfare or NHEP caseworker.

As parents juggling multiple responsibilities on a very limited income, forum participants clearly did not have the time or the resources to do the research on benefits they should be receiving. Some felt they did not have the expertise or courage to challenge their caseworkers, even if they suspected the caseworker was in error. Additionally, most expressed a realization that they did not have much, if any, power in relationship to caseworkers. Some frankly stated that the stakes for them are too high if they challenge the system. As one participant put it, "If I don't play the game they want to play, well, they provide the money my family lives on."

Without consistent information and rulings, participants described a relationship with NHEP and welfare workers that was often based on penalty avoidance. At one forum, all of the participants were aware that they could be sanctioned if they missed an appointment with the NHEP office. And, all were aware that "you must have an acceptable excuse" if missing an appointment is necessary. Yet, no one was able to definitively say what constituted an "acceptable excuse." At another forum, participants communicated that sanctions are not always in someone's control—a sick child or loss of childcare, for example, might force someone to miss an appointment or work—and that, while some people might abuse the system, to base eligibility rules on these exceptions is unfair. Nevertheless, participants deferred these concerns to the reality of the "system" and the subordination of their lives to it. As one participant stated, "Our life revolves around the rules of NHEP, and if our life doesn't fit with that diagram, then our benefits are cut."

B. Overcoming barriers: Disabilities, Mental Illness, Domestic Violence

In its response to the federal administration's TANF reauthorization proposal, "Working Toward Independence," (04/01/2002), New Hampshire's TANF administrators explained that many of the state's recipients "lack the necessary skills to be successful in the labor market or have severe barriers that have prevented them from becoming self-sufficient. It is for many of these reasons that they need TANF assistance in the first place."

Under a waiver provision that went into effect March 1996, New Hampshire's TANF plan incorporated a myriad of services to assist individuals in overcoming barriers to their employment success. These services include in-home family counseling, community mental health services, and substance abuse treatment; referrals for individuals with learning and/or physical disabilities; access to adult basic education, vocationally-specific postsecondary education, and life-skills training; transportation assistance in the form of mileage reimbursement, car repairs, driver license fees, and car insurance; and allowances for clothing, restorative dental care, bus passes, and education-related tuition, books, and supplies. New Hampshire also adopted the "Family Violence Option," which allows victims of domestic violence to be exempted from work requirements while resolving this issue and re-stabilizing the family.

These services, in theory, are an impressive recognition that—to use again the words of New Hampshire's "Working Toward Independence" reauthorization response—

"Many individuals we serve have little or no job experience and have multiple employment barriers. Without job readiness training, education, vocational skills training, and treatment for significant issues, clients who do not understand workplace expectations, do not have the skills necessary to succeed in a work placement, or have unaddressed barriers such as substance abuse or violent relationships, will fail in the work place."

In reality, forum participants described a process in which, if an individual appears "able-bodied" and does not self-identify barriers or obstacles, she is expected to immediately enter the labor market. Only after a recipient fails, participants reported, did she receive supports. In short, New Hampshire's TANF program is not only "work first;" for many women lacking life and job skills, it is also "fail first." According to comments made by forum participants, this approach has the effect of further traumatizing the most vulnerable segment of the state's TANF population—the disabled, the abused, the psychologically fragile.

According to a "Media Fact Sheet" distributed by the New Hampshire Department of Health and Human Services, NHEP centers provide "confidential counseling" as part of its "enhanced intake

and assessment services." As we have already seen, this assessment is often inadequate in developing comprehensive "employability plans." Comments shared during the forums revealed that this is even more so when it comes to identifying TANF recipients' barriers.

As forum participants reported being asked at intake, "What are you looking for?" as the core of their employment "assessment," so they reported being asked, "Do you have a barrier?" But no definition of "barrier" was provided. Not knowing what a barrier is, many participants reported that they answered the question with "no." One participant added, "I figured what she [the NHEP worker] meant, but I'm talking to a perfect stranger in a room with no privacy. I didn't volunteer any information."

Other participants attributed "stories they had heard" to their reluctance to share personal problems with state administrators. One "rumor" involved a woman who admitted to a drug problem who had her kids taken away and was given no help. Others admitted that those people who have barriers are the least likely to come forward. One participant, after having learned what a barrier constituted, added to the conversation, "Do I have a 'barrier'? Which one do you want to know about?"

As we came to learn throughout the forums, many TANF recipients, both in New Hampshire and nationally, have multiple barriers to productive employment, requiring sophisticated screening and assessment measures. Yet, it was unclear in our conversations precisely what role NHEP workers are expected or prepared to play in this process. As one participant asked, "Are NHEP career counselors or social workers?" It seems they are often expected to be both.

Services directed to education, training, and skill building will be addressed in the next section. Here we convey how participants described managing in the TANF system a disability of their own and/or their children, mental illness, and domestic violence.

Disabilities

A recent study by the Institute for Women's Policy Research shows that families receiving welfare benefits are nearly twice as likely as high-income families to have a child with a disability and that nearly half of single mothers receiving TANF have a disability themselves or a disabled child.⁶ Comments at our forums demonstrated that managing a disability—either their own or their child's—was pervasive among participants.

New Hampshire's "work-first" TANF approach may exacerbate economic hardship for families with an unassessed health or disability issue. An analysis of the National Longitudinal Survey of Youth finds that, controlling for other factors, among mothers who have been on welfare, those with children with special health needs were 33 percent more likely than other mothers to have lost a job involuntarily. Nationally, 56 percent of mothers and other female caregivers of infants with special needs are not employed. Forum participants described how caring for a disabled child severely impacted their lives. "I need flexibility to attend my kid's IEP [Individualized Educational Plan] meetings," one woman stated, "I need special after-school care, a special bus to get him there. None of that is part of my [employability] plan."

Another participant discussed how her own disability—unidentified for most of her life—directly constrained her workforce participation. "After failing so many times at jobs, I was finally sent to Step[-by-Step]." After her counselor there realized she has a learning disability, things began to change. "I didn't have to fail. I had a problem that I could fix."

Mental illness

Severe self-esteem issues were evident and widespread among the participants we spoke to, but very few voluntarily disclosed struggles with mental illness. One participant did share her frustration with the fact that her caseworkers did not take into account internal barriers such as clinical depression and anxiety. "Physically, I couldn't get out of bed, she said. "Each failure, each task, lead to more anxiety."

Many participants expressed a need for more human support from welfare and NHEP caseworkers, citing a profound lack of self-esteem as an obstacle to their success. One participant commented, "There's a self-confidence issue. For some of us, we need to get over the 'Am I worth it?' question."

Domestic violence

At one forum, six of the eight TANF recipients at the meeting were dealing with domestic violence issues, including regular beatings by their partners. Of these, not one was aware of New Hampshire's Family Violence Option, which would have allowed them an exemption from work requirements as they restabilized the family. In fact, participants reported that they continued to fulfill TANF requirements, including job searches, in order to receive benefits. One participant described her experience: "I'm filling out a safety plan with a person at the crisis center and she tells me, avoid patterns, avoid going to the same place at the same time. We'll that's exactly what going to the NHEP office was—being a sitting duck."

As in other instances, information provided by NHEP sometimes was inconsistent with or contradictory to information provided by the welfare office (and vise versa). One participant's experience, at this same forum, demonstrates the point—as well as the important role caseworkers can play in positively impacting recipients' lives.

"My husband ransacked my house, knocked my teeth out. Things got so bad I had to send my daughter to another state for protection. My welfare caseworker threatened re-determination because my daughter no longer lived with me. My NHEP caseworker stepped in. She helped with the welfare office, gave me time for my face to heal, helped me get my teeth repaired." Asked if she was exempt from work activities under the Family Violence Option, she replied, "No, I had to keep up with my job search during all this."

C. Economic Self-Sufficiency: Employment, Education & Training

Employment

For all the obstacles they faced, forum participants seemed to have fully adopted the guiding principal of New Hampshire's TANF plan—employment is the means to family self-sufficiency. Yet, ironically, participant expressed frustration that their own expectations often exceeded the expectations of NHEP. "I want to be really successful, not just minimally successful," said one participant.

A May 2003, report shows that, while work participation of low-income single mother household heads has acutely increased under PRWORA (59 to 68 percent), low-income single mothers continue to earn significantly less than low-income single fathers on TANF. Under TANF, the occupational and industrial distribution for low-income women continues to concentrate on low-

wage, traditionally "female" jobs. In New Hampshire, that translates into retail, CNA, and office support. To use the words of one forum participant, "That's the job universe on TANF."

Forum participants expressed frustration that there was not a greater push for recipients "to do what they want and to be successful." Participants felt pressured to focus on short-term employability instead of long-term success. Rather than support careers that offer self-sufficiency, participants felt pressured to accept job placement where, as one participant stated, "wages will not get a person off of state support and where one catastrophe puts a person back at the bottom."

Ironically, placing clients in low-wage jobs makes the job of NHEP caseworkers that much more difficult. Such jobs offer little employment security and demand varying work schedules. NHEP workers, therefore, are taxed with re-determining eligibility for assistance pay check by pay check—and placement by placement, as workers move from low-wage job to low-wage job. Participants expressed a desire to see a greater connection between the business community and NHEP in order to "get the word out," said one participant. "Let them know these women are ready and willing to work at good jobs."

Conversation revisited the need for a thorough assessment to determine a person's skills and talents. Clients felt pushed into fields that may be available, but are not practical or in which they have no interest. Offered one woman, "Right now, they have a CNA certificate program, and so everyone is supposed to become a CNA. You have to be a special person for that job, and that's not for me." Others commented that their lives cannot accommodate CNA hours. "How can I work 3 to 11 or 11 to 7 or weekends? Those are the very times when I have no childcare."

Education

She worked at K-Mart and the local K-Mart closed. When her father died, so did her financial support. "So here I am," she said.

The flexibility of TANF federal rules allows states to expand opportunities for low-income single mothers to acquire and develop the necessary skills to break down barriers in the labor market—a labor market that segregates women in low-skilled, low-wage "female" jobs. Under its waiver provisions, New Hampshire's TANF rules allow recipients access, as countable NHEP activities, to adult basic education, on-the-job training, alternative work experiences (internships and apprenticeships), vocational skills training, postsecondary education, and lifeskills training. New Hampshire's TANF rules also provide allowances for education-related tuition, books, and supplies.

Yet, outside CNA and Office Computer certificate programs, job training and education is considered by NHEP on a case-by-case basis. As a result, from the perspective of forum participants, once a NHEP caseworker thinks that a client is employable, education is seldom supported.

In particular, New Hampshire's welfare program has experienced a drastic *reduction* in the numbers of recipients accessing postsecondary education under its TANF plan. In the mid-1990s, 1,100 welfare recipients were involved in educational programs; by 2002, the number had dwindled to less than 100. That year, only 3 percent of the state's total TANF caseload was engaged in educational pursuits beyond the high-school level.

New Hampshire's work requirements are, in fact, *more* stringent than federal guidelines, requiring welfare recipients to work immediately and making it difficult for them to upgrade their skills. According to the 2000 report, *The Status of Women in New Hampshire*, "Education may be

the most important predictor of women's economic well-being throughout their adult lives. In New Hampshire, each additional level of education that women reach translates into a 10 to 25 percent increase in their earnings." Women who earn a livable wage contribute tax dollars to a state's economic base, rather than draw upon federal and state funds for family support.

Participants reported how they felt pushed toward vocational training and certificate programs over a two-year or four-year college plan. That was true even for one participant with a college degree. Having a B.A. in Spanish, she was motivated to get her Master's Degree so she could teach language at the local high school. When she presented the idea to her caseworker, she was told that, under New Hampshire's TANF rules, she could only enroll in Voc Tech. "I didn't want tuition," she said, "but to continue food stamps and childcare and Section 8 while in I'm in school. I want a future that's going to give my family security." At another forum, a participant shared a similar story, engaging in on-going negotiations so that she could take courses to become a RN—"Not a CNA," she insisted. "A nurse."

Neither participant was aware of programs offered by New Hampshire agencies that directly relate to her goal. Included in these are the "Career Incentive Program" for the pursuit of education in career shortage areas in New Hampshire, including foreign language education and nurses; the "Nursing Leveraged Scholarship Loan Program, for part-time or full-time, undergraduate or graduate study for students pursuing a nursing career at a New Hampshire institution; and the "Training Health Care Workers for New Hampshire Scholarships," which provide individual training scholarships for New Hampshire residents enrolled in a nursing program.

Interestingly, education seemed well supported for TANF recipients in the North country—where the labor market has been hardest hit by the recession and where jobs are most scarce.

Training

Some participants were clearly less interested in postsecondary education than in hands-on apprenticeships and on-the-job training. "We need real skills," said one woman, "and real experience." Most in the room enjoined agreement. Yet, none of the participants we spoke to were aware of such programs offered to New Hampshire residents from multiple sources. These include the NHFuture Job Search web site, a comprehensive list of internships, apprenticeships, and cooperative learning opportunities in public and private organizations; the Adult Apprenticeship program run through the New Hampshire office of the U.S. Department of Labor; or the Youth Apprenticeship program for students aged 16 to 24 run through the New Hampshire Department of Labor.

By far, the most productive model identified by participants was support services marked by ongoing, long-term relationships with thoroughly trained social service workers. For most participants, NHEP provides these services under LEAP, a life skills course run by the UNH Cooperative Extension, and Step-by-Step career counseling program run by Second Start.

Forum participants described both programs as positive experiences that helped to build self-knowledge and increase self-esteem. "My Step counselor worked with me to build trust," shared one participant. "She helped me to face my own barriers and to find a focus and direction." Another woman, in speaking of her LEAP counselor, stated, "She helped me see the big picture, how my life effects my family, my children."

Other participants described how LEAP and STEP counselors played a role in helping to negotiate the system; in providing assessments for barriers, interests, and skills; and in gaining problem-solving and self-advocacy skills. Some participants reported that Step counselors had assisted

them in completing a labor market analysis and justification letter to request education and training as part of their NHEP employability plan. Others reported how counselors intervened to secure clients the services they needed—including doctor's appointments for themselves and their children. *In one woman's words, "I found myself in a circle, I didn't know how to get out. Step helped me to expand the circle, to learn about resources and jobs."*

While the forum conveners were sensitive to the fact that Step counselors had helped to arrange and attended our meetings (therefore, perhaps, stifling direct criticism of the Step-by-Step program by participants), we also felt that the frank comments of participants about other experiences while on TANF testified to the level of trust established between clients and counselors. Participants clearly found with LEAP and Step Counselors the personal connection they were unable to establish with overwhelmed NHEP caseworkers.

Yet, while both Step-by-Step and LEAP received strong reviews from participants, comments revealed that, for some, just getting in the door was a challenge. TANF recipients must be referred to both programs, sometimes as a last resort as they near the end of their 5-year limit. Many participants expressed disappointment that they had not been referred earlier in the TANF process, especially before unsuccessfully trying it alone in the job market. A factor that surely contributes to delayed referrals is the severe limitation of slots in both the LEAP and Step-by-Step programs. In one region with 300 individuals on TANF, the local Step program can accommodate only 40 people a year; in another region, that same number of slots serves 600 TANF clients.

D. Family wellbeing: Childcare, Family Wellbeing, Poverty

The mission statement of the New Hampshire's TANF plan reads: "The mission of the New Hampshire Employment Program is to promote economic independence and the strengthening of family life by assisting able-bodied individuals with dependent children to assume responsibility to provide for their families through the dignity of work." Yet, as comments from the forums revealed, New Hampshire's "work first" emphasis may in fact be counterproductive to encouraging family wellbeing.

Childcare

In 2000, 74.2 percent of New Hampshire women with children under the age of 6 were in the labor force—a full 10 percent over the national average of 64.1. The percentage of single mothers in the work force grew from 65 percent to 72 percent in the 1990s. Child care is unaffordable for many of these families. For a New Hampshire family with a child between the age of 2 to 4, the average cost of full-time care in a licensed center is \$4,112 year. The typical New Hampshire family with children in childcare spends 18% of its income on childcare. Lowincome families in the state spend as much as 25% of their income on childcare.

Forum participants, like most New Hampshire families, have a difficult time securing quality and affordable daycare. Although eligible for childcare subsidies, less than one-third of the state's TANF caseload have accesses this support. For most participants, childcare is a pastiche of friends, families, and institutional care stitched together day by day. One participant reported that a sick neighbor has become her primary source of childcare. "It is so expensive, I'd have to have two jobs to work for it otherwise." There's a 3-month waiting list in her community right now for the local childcare center, and there are no resources available for 2nd or 3rd shifts.

Those participants who receive childcare subsidies reported that the Department of Health and Human Services does not cover the extra fee charged by many centers for holidays. If a recipient must work on those days, she must make up the difference out of pocket. Many of the

participants described the dearth of appropriate care for children with special needs, as well as the lack of before- and after-school care for older children.

Child wellbeing

According to a federally-funded evaluation of welfare-to-work experiments by MDRC, "positive results are seen for elementary school-age children, as long as policies bolster the family incomes of single-parent workers rather than simply requiring them to go to work." Underscoring this finding, another MDRC study found, "Yes, income is causally related to the development of low-income children," but "No, employment per se is not causally related to the development of low-income children." Positive impacts of income-raising programs include better school performance and reduced behavioral and emotional problems for elementary-school children. One income-raising program also significantly reduced domestic violence and family breakup.

Yet, participant comments at our forums reported that NHEP rules often put work above all else, and that present work requirements render some New Hampshire children in TANF families essentially parentless. In one participant's words, "'Work first' means work FIRST—work over education, work over training. It also means work over family. I go to work before my children go to school and I get home after they go to bed."

Many participants felt that NHEP rules do not consider children when imposing regulations or the effects of regulations on children's lives. "I am a parent first," said one participant. "But on TANF, children are treated as an *obstacle* to getting a job and to keeping a job." Finding secure daycare, keeping up with day-to-day family crises, dealing with illness and disabilities—none of these factors, participants felt, were accounted by "employability plans" outlined by NHEP rules. One signal of the lack of children's wellbeing as it is integrated into New Hampshire's TANF plan is symbolic but still significant: Ironically, children are not allowed at the NHEP office, and there is no childcare center in the building.

Poverty

According to its Fifth Annual Report to Congress (February 2003), ACF reported that, while welfare reform has been very successful at getting a significant portion of cases into the workplace, "it has been less effective in keeping them employed full time and in achieving substantial wage or career growth." In 2001, 2,695 New Hampshire TANF cases entered employment, with an average wage placement at \$8.11 an hour. A year earlier, a livable wage study in the state indicated that an adult with one child must earn \$15.72 per hour to get out of poverty.

As stated above, a recent MCRC report shows that income-raising programs not only lead to poverty reduction, but also contribute to enhanced family wellbeing. Services and programs complemented by TANF cash assistance—Medicaid, food stamps, childcare subsidies—are vital to successfully addressing the long-term economic self-sufficiency of low-income families. In addition, families must be allowed the opportunity to build up income and financial reserves, even after entering employment, before these support services and cash grants are pulled.

Many participants expressed concern about their financial security because New Hampshire's TANF cash assistance is reduced immediately upon employment. One participant shared how she can't afford to take a job because "I will lose the TANF money I need to survive." Other participants reported that their cash assistance was lowered significantly after they began to receive child support payments. Another participant had her Medicaid benefits pulled immediately after getting a job with insurance coverage—even though the coverage would not

kick in for 30 days after employment. One woman's words aptly expressed the sentiment of many participants,

"I feel like I'm always living on the very edge."

Many participants spoke about the lack of public transportation, especially in the northern and western part of the state, and how it hindered employment. Virtually all participants discussed the high cost of housing throughout the state. In some areas, apartment rents are higher than TANF housing vouchers, and housing assistance can take up to a year-and-one-half to get in some communities. One participant commented, "Housing rent goes up each year even if your income does not."

At each forum, Medicaid became a heated topic of discussion. This was especially true in terms of dental care. Participants reported that they had to travel to specific dentists—in some areas, to other towns—because so few doctors accept Medicaid patients. Other's reported they could only get an appointment in the case of an emergency. Still others shared that, because Medicaid dental coverage is for emergency care only, dentist pull rather than fill bad teeth, and Medicaid will not cover replacement. At one forum, participants reported that there was only one doctor in the community that accepts Medicaid but is no longer accepting new patients. Other participants reported that they did not know that, upon being accepted into TANF, their children were eligible for free health care.

Many forum participants reported lacking social support networks to help with rides, last minute childcare, and many other daily necessities. One participant shared how she had begun establishing a network—mostly under the guidance of her Step counselor—bartering free car repairs for babysitting and mowing her parent's lawn in exchange for her daughter's tuition to gymnastics. Yet, most described a social network that could provide little financial support and where members were often in the same situation as the TANF recipient—if not on cash assistance, then just getting by "day by day."

Recommendations.

At 15, she was raped and, as a result, gave birth to her first child. At 17, she's the mother of two, a two-year-old toddler and a six-month-old infant. She mentions her high school friends frequently during our conversation, regretful she's not with them as they prepare for graduation. But, during her second pregnancy, she decided to drop out of school. "It was too hard to keep up with classes, take care of my daughter, and be pregnant all at the same time," she says. "I was the president of JAG [Jobs for America's Youth] that year," she adds. Asked if she could have received TANF and stayed in school, she says, "That was never mentioned as an option." Her mother had helped with the first child, providing childcare during school hours. And, although her high school has a daycare center, the child must be over three-years-old and potty trained. "My mom couldn't handle taking care of two kids," she says. "She told me I'd have to make other arrangements when the second came along." Both of her parents work at the local Pizza Hut off and on; when work is slow, the family gets TANF assistance. "We've always gotten by," she says of her parents' struggle to provide for a family of five, plus two grandchildren. As for herself, she'd like to get into a technical college for computer technology. But, there aren't too many employment opportunities in the surrounding area. So, she comes each day to a small community center for G.E.D prep. She's smart enough that the instructor can't keep up with her progress, and everyone's confident she'll pass the test. What happens from there is uncertain.

Poverty is cyclical. Children who grow up in poverty are far more likely to be poor as adults; adults living in poverty are far more likely to need public assistance. Temporary Assistance to Needy Families, as the most far-reaching public policy directed to those in poverty in the United States, has the potential to break this insidious cycle.

It can do so only by addressing the real and multiple barriers faced by many New Hampshire women raising families as single parents. TANF implementation must examine and seek to rectify societal systems and cultural conditions that leave too many women with deficiencies in knowledge, in coping skills, and in self-esteem—deficiencies ingrained over a lifetime and, for some, over multiple generations.

The sketch above is such an example of multi-generational poverty—and a multigenerational expense to state support services. In order to break this cycle, and

provide a more hopeful future for the two youngest in the family, the 17-year-old young woman needs psychological counseling to address a history of sexual trauma; in-home visitation to provide a model for positive parenting skills; an education beyond the G.E.D to capitalize on her obvious intellectual potential. Investing in this single individual strengthens the entire family and, therefore, the social unit upon which a state is based.

This report concludes with recommendations meant to ensure that individuals on welfare are able to take full advantage of the economic and support services available to them. Our recommendations include the need for a greater investment in caseworkers, an imperative of informing welfare recipients of their rights and responsibilities, and the importance of strengthening support systems directed toward reducing poverty while enhancing overall family wellbeing.

♦ Invest in frontline caseworkers.

With a caseload in excess of 100 and the multiple roles they are expected to perform, NHEP employment specialists are overworked and undertrained. The state must professionalize this position by decreasing caseloads, increasing wages, and instituting on-going opportunities for professional development. Training must be implemented and monitored to ensure that frontline caseworkers clearly understand and communicate to clients TANF benefits and regulations.

Only through such training will "enhanced intake and assessment services" become a reality. Aptitude tests must be administered to each TANF client to assess skills, interest, and ability, and to determine appropriate career paths and the training and education necessary to meet this goal.

In light of the high percentage of TANF clients with their own disability or a disabled child, and in light of the pervasive mental illness and domestic violence among forum participants, early and thorough barrier assessment is imperative. NHEP and welfare eligibility workers must be appropriately trained to administer a comprehensive initial assessment and in connecting TANF recipients with necessary social services.

NHEP workers should be cross-trained with other New Hampshire agencies, including the Department of Labor and the Workforce Opportunity Council, in order to become thoroughly knowledgeable about all of the employment and training programs available to state residents. Apprenticeships and on-the-job training programs, especially in fields considered non-traditional for female workers, must be fully utilized and expanded to secure low-income women entry into high-paying, high-skilled jobs.

The work of NHEP employment specialist must be made less taxing by encouraging TANF clients to defer low-wage jobs with varying hours and pay for secure employment that provides ongoing career advancement and a full menu of benefits to replace state support.

• Ensure information sharing and program implementation.

Securing access to a work-based safety net—Medicaid, food stamps, childcare and housing subsidies—is crucial for meeting the needs of low-income families with children. New Hampshire's welfare system must insure that recipients are adequately and accurately informed about all aspects of the state TANF program, from waiver provisions to sanction policies, from barrier resolution to training and education opportunities, from work-based support services to transitional assistance.

As the state system monitors cases that receive benefits in excess of what is allowed, so it should flag cases in which a client has been denied a benefit for which she is eligible but not receiving, or for which she has been sanctioned in error.

The state welfare system must do a better job communicating to TANF clients, and empowering them to exercise, appeal and grievance procedures. To this end, the Department of Health and Human Services should work in cooperative agreement with outside legal service agencies, independent of the Department, for client referrals in navigating the TANF system for benefits and grievances.

We adopt a recommendation offered by forum participants: A toll-free helpline should be established for basic information requests regarding TANF rules and regulations. TANF clients can volunteer hours, counted as a work activity, at the local NHEP office to answer these calls as well as to provide forms and information about process and procedures to clients. Volunteers also could be recruited to staff childcare centers as a countable work activity at local NHEP offices to care for children while clients meet with caseworkers.

Reduce poverty and strengthen family wellbeing.

The state of New Hampshire should integrate poverty reduction as central to its economic development plan. As such, state policy must incorporate affordable childcare, public

transportation, and housing as vital necessities for all New Hampshire residents, especially those in low-income families.

NHEP and the NH Workforce Opportunity Council should work in partnership to create collaborative training programs designed for TANF clients based on the unique labor market needs of specific areas of the state.

The state's welfare system should use to full capacity the waiver provisions it currently has in order to "expand the circle" of resources for TANF clients. Provisions such as the Family Violence Option are severely underutilized. Programs that address lifeskill training and career exploration, such as LEAP and Step-by-Step, should be expanded to accommodate the true number of TANF recipients in need of these services.

New Hampshire should follow the lead of other states in adopting programs that reduce welfare while increasing earnings. In this area, the Portland (Oregon) JOBS Program has had the highest gains. The program combines a comprehensive, individualized job training program (including post-secondary education and employer-focused on-the-job training) with an emphasis on finding good jobs with salaries above the minimum wage and with benefits. As a result, TANF clients in the state have experienced a 21 percent increase in the length of their employment and an average five-year earnings increase \$5,000 greater than participants not in the program.

New Hampshire, along with all states, should be required to provide information on how those who have left the welfare rolls are faring. This data will help to drive future policy and poverty programs as well as productively contribute to the state's total economic development plan.

| Appendix. | |
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| | rization must support New Hampshire's low-income women and |
| children | · |

The TANF reauthorization bill passed by the House lacks the flexibility and funding necessary to assist low-income women and their families in regaining control of their lives and their futures.

♦ The House bill requires an increase in participation hours from 30 to 40 hours per week, and that state work participation rates reach 70 percent over the next five years.

The New Hampshire Department of Health and Human Services predicts that the statewide and local labor market is unable to absorb additional people into the workforce. The Department estimates that, while the state "had a 4 percent statewide unemployment rate in December 2001, northern counties have unemployment rates up to 12 percent."

♦ The House proposal includes only an additional \$1 billion in childcare funding.

The Congressional Budget Office (CBO) estimated last year that meeting the new work requirements will cost states up to \$11 billion over the five-year reauthorization period, with additional child care costs accounting for nearly \$5 billion of that. The New Hampshire Department of Health and Human Services estimate that boosting work participation hours will cost the state \$3.3 million annually in increased childcare expenditures. In addition, the Department is uncertain if the state has sufficient after school programs for school-aged children. According to the Center for Law and Social Policy (February, 2003), the House reauthorization bill does not provide enough childcare funding for states to meet work requirements without terminating services for children who are currently receiving childcare assistance.

The House plan reduces the amount of education and training, job search, and work barrier resolution that can be counted as work activities from 12 to 3 months.

To address the needs of New Hampshire women and children, the Senate proposal must also incorporate the following programmatic changes into TANF reauthorization:

- Additional funds must be provided to the states to ensure the implementation of service delivery. Funds should be devoted to quality improvement of TANF agency staff; improving information communication to recipients and applicants, including those whose primary language is not English; coordination of and outreach to promote enrollment in support programs; and establishing an advisory panel on improving policies and procedures for assisting individuals with barriers.
- ◆ Assessment measures must be strengthened and "employability plans" must be required to address the issue of family wellbeing (including child and adolescent well being); must make available information concerning work supports for which the family may be eligible; must include physical or mental impairments, proficiency in English, childcare needs, and domestic violence. States should be required to develop, identify, and disseminate model screening to identify barriers. TANF policy must require that states specifically consider whether various barriers to employment contribute to the noncompliance and, therefore, adjust sanction rules accordingly.
- ♦ TANF rules must be changed to allow recipients to participate in 2- or 4-year postsecondary degree programs while receiving support services; to specify that ESL and GED prep may count as work activity for the first 20 hours and any additionally

required hours; and to require state TANF programs to partner with WIA and other economic development councils. The federal TANF program must fund competitive grants to local public and nonprofit entities to establish business link partnerships and transitional jobs programs, especially in fields considered non-traditional for women workers.

Acknowledgements

Members of the New Hampshire Commission on the Status of Women, New Hampshire Legal Assistance, and the New Hampshire Coalition Against Domestic and Sexual Violence express our deep gratitude to the many women who shared their stories at the forums. In expressing their own experiences on TANF they have helped to shape the way TANF policy is forged in the future. Appreciation is also extended to the Adult Education coordinators and the Second Start Program/Step-by-Step coordinators for arranging our meetings. We also thank the Department of Health and Human Services and local NHEP officers for their support of this project.

Some voices are conspicuously absent in this report. TANF recipients not in the support programs named above or who have left welfare, either through employment or timelimits, are not represented. Finally, although NHEP and welfare caseworkers were the center of much conversation, the conveners selected to not include them in listening sessions directed toward TANF recipients. Yet, through the forums, we learned the important role of caseworkers in clients' lives and the daunting responsibilities with which they are charged. They too have a story to tell, not included in these pages.

Theresa de Langis, Ph.D. Executive Director New Hampshire Commission on the Status of Women _____

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The New Hampshire Commission on the Status of Women

Share Your Story – Expand Your Voice: A Report Based on Regional Listening Sessions with Individuals Receiving TANF

Under the Commission's legislative mandate, RSA 19-B, the duties of the Commission are designed to enhance opportunities and make positive changes for women in New Hampshire.

During the fall and winter of 2002, representatives from the New Hampshire Commission on the Status of Women, New Hampshire Legal Assistance, and the New Hampshire Coalition Against Domestic and Sexual Violence met with individuals receiving Temporary Assistance to Needy Families (TANF) in a series of forums throughout the state.

The forums were initiated so that the three convening organizations might better understand the experience of New Hampshire women on TANF as a means of providing advocacy efforts during the reauthorization process as well as resources and programs for TANF clients and the support staff upon whom the depend. **Share Your Story – Expand Your Voice** was created to inform the legislators, agencies, and citizens of New Hampshire of the TANF experience and of the reauthorization process.

To better build our organization around your needs and the needs of the community, we ask that you take a few moments to answer and return the enclosed evaluation. Your input is vital.

On quick review of this report, please consider how beneficial each of the listed components will be in better understanding TANF and the reauthorization process.

| | Significant | Moderate | Slight | None | Don't Know |
|--|-------------|----------------|-----------|------|------------|
| Introduction | | | | | |
| Hearing the Issues | | | | | |
| Recommendations | | | | | |
| Appendix | | | | | |
| | | | | | |
| Our goal was to produce ar reauthorization process. Up | | • | | | d the |
| Format | Excellent | Very Good □ | Good □ | Fair | Poor |
| Organization | | | | | |
| Clarity of content | | | | | |

The New Hampshire Commission on the Status of Women

| How useful did you find the TANF rep | ort? |
|--|---|
| Which sections did you find the most u | useful? Why? |
| Which sections did you find the least u | useful? Why? |
| Do you feel better informed about TAI | NF after reading the report? |
| Do you feel that you have a better und | derstanding of TANF reauthorization? |
| Do you feel that you are better able to | identify the needs of TANF recipients? |
| With whom will you share the informa | ation provided in the report? |
| How do you expect to use the informatic.)? | ation in this report (i.e., develop services, products, policy, |
| | rovide that would help us to better meet your needs is s for change would you recommend to the report? |
| , , , , , , , , , , , , , , , , , , , | The New Hampshire Commission on the Status of Women Room 414, State House Annex Concord, NH 03301 |